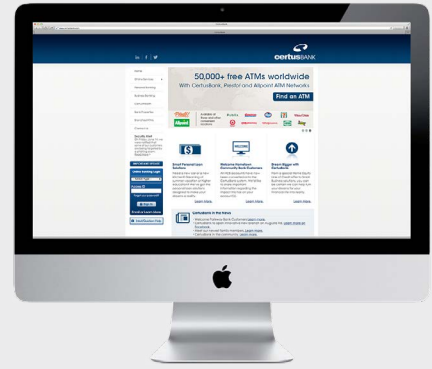




chose
Backbase
to help them
turn their
Fiserv core
banking system
into an unbeatable
online experience
for their
fastgrowing
customer base



Meet CertusBank

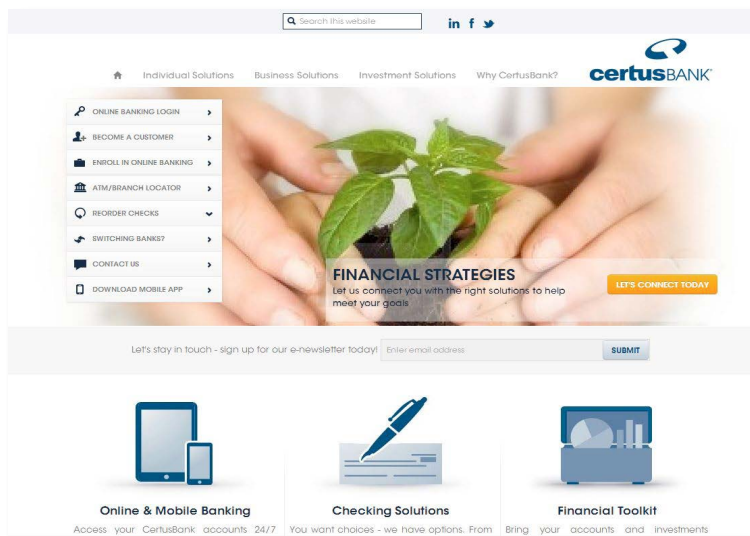
CertusBank is a fast growing bank headquartered in Greenville, South Carolina. Since it was founded in 2010, Certus Bank has established over 35 retail branches in the Carolinas, Florida and Georgia, and employs over 700 staff. They are a full service bank, offering retail banking, consumer lending, wholesale banking, and wealth management services to their customers. To date, CertusBank has approximately USD 1.9 billion in assets.

Their story

As a young and forward-thinking bank, CertusBank wanted to give its customers the best possible online experience possible. However, they were held back by their current core banking system, Fiserv, and lacked the necessary IT knowledge and skill-sets necessary to create the type of rich, responsive, and easy-to-manage internet banking platform they want to provide to their customers.

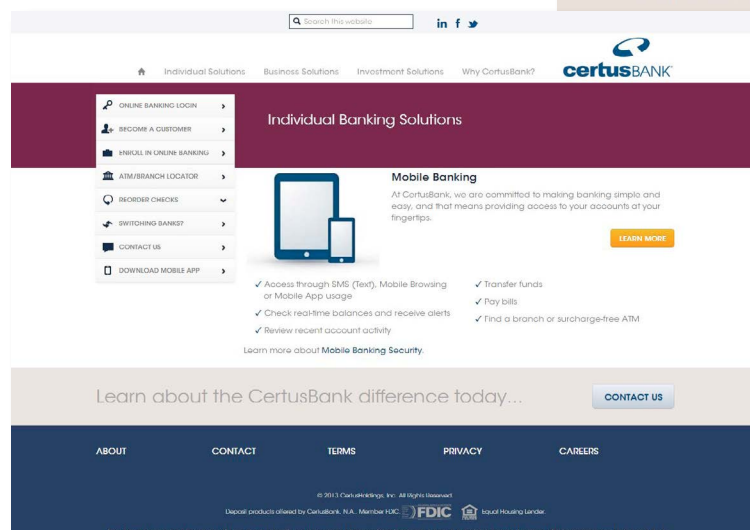
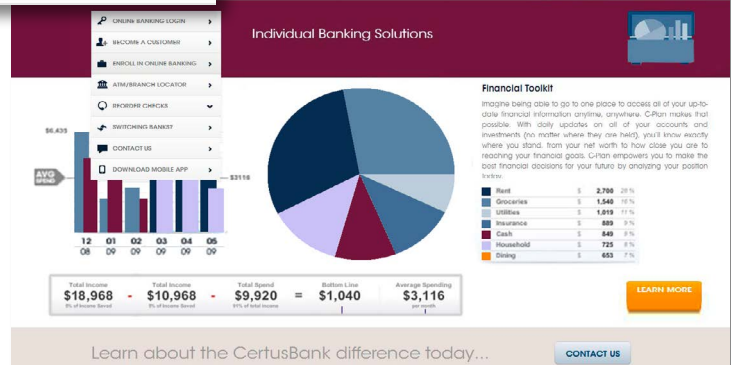
The new CertusBank online experience

One of CertusBank's largest concerns was the poor UX design of its current internet banking platform. Backbase worked with the CertusBank team to create a new customer-centric and modern user experience design that made it a breeze to find products, was elegant, great to look at, and blended the public site seamlessly with the secure internet banking pages.



A clean, eye-catching design makes the site easy to navigate and single sign on for all accounts makes life easy for customers.

Customers will also have access to a range of PFM tools suited to their needs and giving them control over their financial future.



CertusBank's new website is built to be responsive across all device types, big and small. Backbase Portal also makes it easy to create and deploy mobile apps.

The challenge

CertusBank wanted to create a seamless online experience for their customers that was rich, responsive, flexible, and accessible via any device. However, since its inception in 2010 CertusBank had grown rapidly through a series of acquisitions resulting in a complex array of back-end systems, which was further complicated by the inability of their core banking system provider, Fiserv, to effectively leverage customer data for business teams or deliver a beautiful user experience. As a young bank, replacing their expensive back-end systems was not a viable option. CertusBank wanted to deliver an outstanding experience to their customers through a customer experience layer that would streamline their back-end systems and allow them to provide new functionality and tools by aggregating existing information.

After looking at a number of 'off the shelf' CMS tools and portal vendors, the Bank quickly realized they would need more specialized assistance to create the kind of customizable, agile, and elegant online banking platform that CertusBank wanted to offer its customers. Backbase was chosen to do get the job done because of their experience in working with financial institutions and because of their dedication to creating unbeatable user experiences. CertusBank was also concerned about meeting the needs of their customers as quickly as possible, making Backbase's fast time to value and out-of-the-box Bank 2.0 Portal extremely attractive.

**“For other banks
also feeling
‘locked in’
by Fiserv,
Backbase is
a game changer”**

“Backbase has been a great partner; they’ve really gone above and beyond to help us solve issues with our existing Fiserv internet banking platform. I think that there are a lot of banks in our situation that use Fiserv and they feel stuck, they have a back-end banking system that isn’t modern and cost too much to replace. Backbase’s integration technology is a game changer for banks in this situation. Add to that the Backbase Portal with Launchpad, which is ready to go out-of-the-box readiness, and it’s a perfect fit. The Portal Manager’s ability to really empower business owners away from IT was just what we needed”

- Doug Meaghar, Senior VP, eCommerce & Mobile Banking
@ CertusBank



“It’s great to work with a bank like CertusBank that is so dedicated to providing a great online experience for its customers. They have been a great partner and through their collaboration with Fiserv we have been able to develop new integration technology that will benefit all banks that are struggling with the challenges that Certus Bank has now overcome.”

- Charlie van de Kerkhof, Senior Project Leader
@ Backbase

How Backbase helped CertusBank realize their business goals

Backbase and CertusBank worked together to create a plan that would result in exactly the type of rich, responsive experience they wanted to give their customers, without requiring any change to their back-end systems or changes in their core banking system. Together, they decided on a two-phase integration approach. During the first phase, Backbase would focus on implementing Backbase Portal and ensuring that both IT and business owners at CertusBank were given the necessary support to integrate the portal and take full advantage of the ready-to-go widgets and tools available in Backbase Portal.

Phase two of the project will see Backbase assisting CertusBank and working closely with Fiserv to integrate Backbase Portal on top of the Bank's Fiserv stack, which includes Fiserv Precision as the core banking system, Fiserv IB for online banking, and Fiserv CheckFree for bill pay, all of which will be available within the new, flexible Bank 2.0 internet banking platform provided by Backbase.

The next chapter...

Backbase will continue to work closely with CertusBank to help them continuously improve their online platform, UX functionality, and help them bridge the gaps in their online customer experience by empowering their digital marketing teams to take the next steps towards creating truly omni-channel banking experience.

About Backbase

Backbase delivers portal software that provides a new, user experience layer on top of underlying infrastructure and IT systems. It gives companies the opportunity to create interactions that link customers to relevant information and applications to fit their needs and preferences. With its modern, widget-based architecture Backbase Portal provides the flexibility and speed to create modern portals that truly empower the customer.

Unlike most traditional IT portal vendors, Backbase has created a contemporary, business-driven portal solution that makes portal management easy for e-business professionals. This means faster time to market and more flexibility to optimize online channels with less IT support.

The unique Backbase approach enables organizations to drive self-service, fuel online revenues and turn their online channel into a true Customer Experience Platform. Global companies such as ABN Amro, AIG, Al Rajhi Bank, Costco, GE, Barclays, ING, KPN, Motorola, ViaWest and Visa have improved their online customer interactions and maximized online customer experience, retention and conversion, by leveraging Backbase Portal.

Backbase was founded in 2003 and is privately funded with operations in New York, Amsterdam and Singapore.

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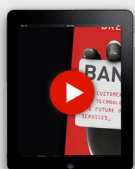
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